



Atty. Dkt. No. 046983-0101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: A. Maxwell Eliscu

Title: SYSTEM FOR AND METHOD
OF PROVIDING FINANCIAL
AND TRANSACTION
MANAGEMENT SERVICES
OVER A NETWORK

Appl. No.: 09/666,978

Filing Date: 09/20/2000

Examiner: James A. Kramer

Art Unit: 3627

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date below.	
<i>Paul S. Hunter</i> (Printed Name)	
<i>Paul S. Hunter</i> (Signature)	
August 30, 2004 (Date of Deposit)	

AMENDMENT AND REPLY UNDER 37 CFR 1.116

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated July 14, 2004, concerning the above-referenced patent application mailing September 14, 2004 two months from the mailing date. Accordingly, this Amendment and Reply is timely filed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 16 of this document.

Please amend the application as follows:

AP/3627
IFW

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AMENDMENT TRANSMITTAL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

[X] Small Entity status under 37 C.F.R. § 1.9 and § 1.27 has been established by a previous assertion of Small Entity status.

[X] The fee required for additional claims is calculated below:

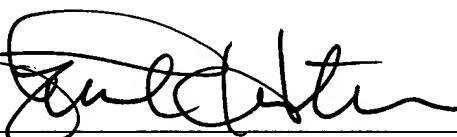
	Claims As Amended	Previously Paid For	Extra Claims Present	Rate	Additional Claims Fee
Total Claims:	71	-	71	= 0 x \$18.00 =	\$0.00
Independent Claims:	11	-	11	= 0 x \$86.00 =	\$0.00
				First presentation of any Multiple Dependent Claims: + \$290.00 =	\$0.00
				CLAIMS FEE TOTAL =	\$0.00

[X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 50-2350. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-2350. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 50-2350.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

By



Date August 30, 2004

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Telephone: (608) 258-4292
Facsimile: (608) 258-4258

Paul S. Hunter
Attorney for Applicant
Registration No. 44,787